Serial No. 10/078,669 Docket No. CITI0244

REMARKS

The undersigned representative respectfully requests reconsideration in light of the foregoing amendments and following remarks. Claims 22-30 have been withdrawn. Claims 1-21 and 31-36 have been cancelled. New claims 37-44 have been added.

Claim Rejections – 35 U.S.C. § 102

Claims 31 and 33-35 are rejected under 35 U.S.C. § 102(b) as being anticipated by USP 5,943,624 ("Fox"). Claims 31 and 33-35 have been cancelled. Accordingly, it is respectfully submitted that this rejection is moot.

Claim 21 is rejected under 35 U.S.C. § 102(e) as being anticipated by USP 6,442,532 ("Kawan"). Claim 21 has been cancelled. Accordingly, it is respectfully submitted that this rejection is moot.

Claim Rejections – 35 U.S.C. § 103(a)

Claim 32 is rejected under 35 U.S.C § 103(a) as being unpatentable over Fox in view of USP 6,587,835 ("Treyz"). Claim 32 has been cancelled. Accordingly, it is respectfully submitted that this rejection is moot.

Claim 36 is rejected under 35 U.S.C § 103(a) as being unpatentable over Fox in view of USP 6,910,624 ("Natsuno"). Claim 36 has been cancelled. Accordingly, it is respectfully submitted that this rejection is moot.

Claims 1-20 are rejected under 35 U.S.C § 103(a) as being unpatentable over Treyz.

Claims 1-20 have been cancelled. Accordingly, it is respectfully submitted that this rejection is moot.

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Claims 1-21 and 31-36 have been cancelled and new claims 37-44 have been added to

more clearly define the invention. It is respectfully submitted that the cited prior art

references do not teach or suggest new independent claim 37 nor dependent claims 38-44.

Support for the limitation, "wherein the transaction card and the wireless communication

device are provided together to a customer by a mobile telephone service provider during an

application event" can be found, for example, on p. 14, first full paragraph, of the

specification. Support for the limitation, "wherein the transaction card is associated with a

loyalty program for usage of the wireless communication device" can be found, for example,

on p. 5, third full paragraph, of the specification.

CONCLUSION

Should the Examiner have any comments, questions or suggestions of a nature

necessary to expedite prosecution of the application, the Examiner is requested to contact the

undersigned representative at the number listed below. Furthermore, if any additional fees

are required in connection with the filing of this response, the Commissioner is hereby

authorized to charge the same to Deposit Account No. 501458.

Respectfully submitted,

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